

What is claimed is:

1. A method for issuing portable programmed data carriers comprising the steps of:
 - 5 acquiring a personalization equipment identifier and personalization data for a cardholder from a card issuer management system;
 - acquiring equipment characteristic data for a personalization equipment type from a record in a database identified by the personalization equipment identifier; and
 - transferring the personalization data to the personalization equipment as specified by the equipment characteristic data to issue the data carrier.
- 10 2. The method of claim 1, further comprising the step of translating the personalization data into an internal format such that the translated personalization data is transferred to the personalization equipment.
- 15 3. The method of claim 2, wherein the personalization data is translated from a format defined by the card issuer management system into the internal format in accordance with format template data.
4. The method of claim 3, further comprising the step of acquiring the format template data from a record in the database identified by a data format identifier supplied by the card issuer management system.
- 20 5. The method of claim 3, further comprising the step of acquiring the format template data from the card issuer management system.
- 25 6. The method of claim 3, further comprising the step of acquiring the format template data from an application data record in the database identified by an application program identifier supplied by the card issuer management system.

7. The method of claim 1, further comprising the steps of:
collecting information regarding the issuing of the data carriers; and
reporting statistics derived from the collected information to the card issuer
management system.

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8. The method of claim 1, further comprising the steps of:
acquiring an application program identifier from the card issuer management
system;
acquiring application data from a record in the database identified by the application
10 program identifier; and
transferring the application data to the personalization equipment as specified by the
equipment characteristic data.

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9. The method of claim 1, further comprising the steps of:
acquiring security data from a security source; and
transferring the security data to the personalization equipment as specified by the
15 equipment characteristic data.

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10. The method of claim 1, further comprising the steps of:
acquiring a card operating system identifier from the card issuer management
system;
acquiring programming control commands from a record in the database identified
by the operating system identifier; and
transferring the programming control commands to the personalization equipment
20 as specified by the equipment characteristic data.

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11. The method of claim 10, further comprising the steps of:
acquiring an application program identifier from the card issuer management
system;

acquiring the application data from a record in the database identified by the application program identifier; and
transferring the application data to the personalization equipment as specified by the equipment characteristic data.

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12. A system for issuing portable programmed data carriers comprising:
a card issuer management system interface for acquiring a personalization equipment identifier and personalization data for a cardholder from a card issuer management system;

10 a personalization equipment interface for acquiring equipment characteristic data for a personalization equipment type from a record in a database identified by the personalization equipment identifier; and
the personalization equipment interface for further transferring the personalization data to the personalization equipment as specified by the equipment characteristic data to issue the data carrier.

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13. The system of claim 12, wherein the card issuer management system further acquires a format template data from a record in a database identified by a data format identifier supplied by the card issuer management system and translates the personalization data into an internal format from a format defined by the format template data such that the personalization equipment interface transfers the translated personalization data to the personalization equipment.

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14. The system of claim 12, further comprising a tracking/report engine for collecting data from the system regarding the issuing of the data carriers and for reporting the collected data to the card issuer management system.

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15. The system of claim 12, further comprising:

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5 a card application interface for acquiring application data from a record in the database identified by an application program identifier acquired by the card issuer management system interface; and

10 the personalization equipment interface for further transferring the application data to the personalization equipment as specified by the equipment characteristic data.

15 16. The system of claim 12, further comprising a security manager for acquiring security data from a security source and transferring the security data to the personalization equipment interface.

20 17. The system of claim 12, further comprising:
a card operating system interface for acquiring programming control commands from a record in a database identified by a card operating system identifier acquired by the card issuer management system interface; and

25 18. The system of claim 17, further comprising:
a card application interface for acquiring application data from a record in the database identified by an application program identifier acquired by the card issuer management system interface; and

19. A data structure stored on a storage device for producing portable programmed data carriers comprising a plurality of personalization equipment elements, wherein each

personalization equipment element is addressed by a unique personalization equipment identifier and specifies operating parameters for a type of personalization equipment such that the personalization data is properly formatted for transmission to the personalization equipment used to issue the data carrier.

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20. The data structure of claim 19, further comprising a plurality of data format elements, wherein each data format element is addressed by a unique data format identifier and specifies a template used by a card issuer to format personalization data.

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21. The data structure of claim 19, further comprising a plurality of card operating system elements, wherein each card operating system element is addressed by a unique card operating system identifier and specifies programming control commands for transmission to the personalization equipment.

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22. The data structure of claim 19, further comprising a plurality of application program elements, wherein each application program element is addressed by a unique application program identifier and specifies application data used by a particular type of application program for transmission to the personalization equipment.

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23. The data structure of claim 22, further comprising a plurality of card operating system elements, wherein each card operating system element is addressed by a unique card operating system identifier and specifies programming control commands for transmission to the personalization equipment.

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24. A system for issuing portable programmed data carriers comprising:
personalization equipment receiving a data stream and in response thereto
personalizing portable programmed data carriers;
personalization data obtained from a card issuer management system; and

a smart card personalization system having a database containing one or more data elements selected from the group consisting of

data format template elements,

card application data elements,

~~card operating system elements,~~

and personalization equipment elements,

wherein the smart card personalization system outputs the data stream as a result of processing the personalization data as directed by the selected data elements.

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